

PHILADELPHIA A FINANCIAL PIONEER

First City in This Country to Start a Bank or Trust Company.

FIRST STOCK EXCHANGE

Oldest Bank in America Has Never Moved From Its Original Site.

American banking had its origin in Philadelphia. It was there also that the first stock exchange, the first savings institution and the first trust company in the United States were established.

An attempt was made to start a "Bank for Money" five years after Penn had founded this city, but nothing came of it. For nearly a century thereafter, says *Harper's Weekly*, no banks existed in the colonies.

In the summer of 1780, Robert Morris, with several other patriotic Philadelphians, met at the London Coffee House, a famous resort in front of which horses, slaves and cattle were sold, to consider a plan for the establishment of a bank.

There was no circulating medium in those days and Washington's army was badly in need of supplies. The Bank of Pennsylvania was formed as the result of this meeting, to supply these deficiencies.

It was the first bank established in America. It fulfilled its purpose in about eighteen months. The Government reimbursed it for its expenditures, and it passed out of existence.

Meanwhile Robert Morris and his associates in the Bank of Pennsylvania organized the Bank of North America, which was designed to be a permanent institution on broader financial lines than the temporary money expedient that made victory possible to Washington and the Continental Army.

The Bank of North America was chartered by Congress in 1781. It still exists and is one of Philadelphia's largest and most prosperous financial establishments, as well as the oldest bank in the United States. It has never moved from its original site in Chestnut street west of Third.

The early days of this and the other banking institutions that were organized in the country in the next decade were days of extreme anxiety. When the Federal Constitution was adopted in 1787 there were but two other incorporated banks in the United States, one in Boston and the other in New York.

The total supply of specie was less than \$2,000,000, and most of this was in foreign coin. This inadequate circulating medium had to be backed up by credit extensions, for the paper money of the new nation was of little value.

The Bank of North America had no rival in Philadelphia until 1791, when Congress chartered the first Bank of the United States. This secured a new building, especially constructed for its use, on Third street, south of Chestnut.

Now occupied by the Girard National Bank, and is the oldest bank building in America. The Bank of the United States was abolished on the expiration of its charter in 1811, and Stephen Girard, the wealthiest man in the country in those days, bought the property and the equipment and went into banking in his own name.

The Girard National succeeded this private institution in 1812, shortly after Stephen Girard's death. But 1836 there were seventeen banks in Philadelphia.

Philadelphia occupies a unique position among the great cities of the world in the number and size of her trust companies. First in the banking field, Philadelphia was the first to grasp the advantages of the trust company type of institution, which is supplementary to and aids the banks rather than competes with them in various branches of business such as safe deposit, title insurance, the management of real estate, receiving money on deposit, and the execution of fiduciary trusts.

The oldest trust company now in existence is the Pennsylvania Company for Insurance on Lives and Granting Annuities. It was founded in 1809. In the old Merchants' Coffee House, and chartered by the State in 1812. It engaged actively in the trust business in 1830, as the result of investigating the plan of operation of the Agency Houses in India, which were the first trust companies in the world. The Girard Trust Company was founded later in the same year, and until 1885 these two concerns had the field to themselves.

In the years following the civil war the number of trust companies increased among the great cities of the world. In Philadelphia, the first twenty-two trust companies were started in Philadelphia and nineteen of these are still in existence. Seven more were started in the nineteenth century, and twenty-five have come into existence since 1900.

The insuring of real estate titles never had been attempted until one of the first Philadelphia trust companies, the Hamilton Trust Company, took it into consideration in 1876. It issued the first title insurance policy in the world on June 14 of that year. Now title insurance has become universal in every large city. The Philadelphia trust companies in Philadelphia have built up complete records of the deeds to every foot of ground in the city since the days of William Penn. The city of Philadelphia has a complete compilation of these records has involved the expense of an incredible amount of time and money, but their record is the community at large would be hard to get on without.

long before one corner of the large public room in the coffee house was given over to brokers in a row, in bills of exchange, in promissory notes, in bills of exchange.

Finally in order to have more privacy these gentlemen engaged a small room and formed an association, to which an admission fee of \$25 was charged. The records of those days have been lost, but the year when this occurred is supposed to have been between 1768 and 1770.

This organization was called the Philadelphia Board of Brokers, and continued to meet regularly in the Merchants' Coffee House until 1834. In that year the Merchants' Exchange Building, at Third and Walnut streets, was completed. The brokers took quarters there and eventually purchased the property.

The Board of Brokers remained in this location until July, 1878, when it moved to a brick building on Third street below Chestnut street, back of the Girard National Bank. The year before that the name had been changed to the Philadelphia Stock Exchange, and the title, "The Exchange moved again in October, 1888, to the east wing of the Frazar Building, at Fifth and Chestnut streets.

In 1900 various banks and real estate interests offered to donate to the exchange the old Merchants' Exchange Building, which it had occupied from 1834 to 1878. The offer was accepted, and the building was formally occupied on December 27, 1902. Recently the rapid concentration of the city's business around Broad and Chestnut streets led to the removal question being agitated again.

As a result the new Philadelphia Stock Exchange Building is being erected on the north side of Walnut street, west of Broad, and will be occupied this year. It is a twelve story structure, and the exchange will use two floors.

TO CONFER ON SCHOOL NEEDS.

Board of Estimate Issues Invitations for a Convention on May 17.

The executive officers of nearly 200 public and private agencies will receive today from the Board of Estimate's committee on school inquiry an invitation to attend a conference on school needs May 17. This is actually begins the Board of Estimate's inquiry into the needs of the city's schools.

The principal questions for the conference will be how those interested in school needs may cooperate in securing adequate discussion of budget estimates and allowances for next year.

The Board of Education, local school boards and teachers' associations are asked to send representatives. Among the public agencies that are asked to tell how they can help, are the Metropolitan Museum of Art, Museum of Natural History, Public Library, Botanical Garden, Brooklyn and Queens, Botanical Garden, Board of Health, etc.

The agencies which are asked to give the conference the benefit of extensive knowledge of school needs are the Public Library Association, the large relief committees, on tuberculosis, on children for the prevention of cruelty to children of Brooklyn and Manhattan, School Teachers' League, etc.

TRANSACTIONS RECORDED.

With name and address of owner and address of transferee, the following is omitted address of second party.

DOWN TOWN.
(South of Fourth street.)
WATER ST. 21. 1/2 x 100 ft. 22. 1/2 x 70 ft. 23. 1/2 x 70 ft. 24. 1/2 x 70 ft. 25. 1/2 x 70 ft. 26. 1/2 x 70 ft. 27. 1/2 x 70 ft. 28. 1/2 x 70 ft. 29. 1/2 x 70 ft. 30. 1/2 x 70 ft. 31. 1/2 x 70 ft. 32. 1/2 x 70 ft. 33. 1/2 x 70 ft. 34. 1/2 x 70 ft. 35. 1/2 x 70 ft. 36. 1/2 x 70 ft. 37. 1/2 x 70 ft. 38. 1/2 x 70 ft. 39. 1/2 x 70 ft. 40. 1/2 x 70 ft. 41. 1/2 x 70 ft. 42. 1/2 x 70 ft. 43. 1/2 x 70 ft. 44. 1/2 x 70 ft. 45. 1/2 x 70 ft. 46. 1/2 x 70 ft. 47. 1/2 x 70 ft. 48. 1/2 x 70 ft. 49. 1/2 x 70 ft. 50. 1/2 x 70 ft. 51. 1/2 x 70 ft. 52. 1/2 x 70 ft. 53. 1/2 x 70 ft. 54. 1/2 x 70 ft. 55. 1/2 x 70 ft. 56. 1/2 x 70 ft. 57. 1/2 x 70 ft. 58. 1/2 x 70 ft. 59. 1/2 x 70 ft. 60. 1/2 x 70 ft. 61. 1/2 x 70 ft. 62. 1/2 x 70 ft. 63. 1/2 x 70 ft. 64. 1/2 x 70 ft. 65. 1/2 x 70 ft. 66. 1/2 x 70 ft. 67. 1/2 x 70 ft. 68. 1/2 x 70 ft. 69. 1/2 x 70 ft. 70. 1/2 x 70 ft. 71. 1/2 x 70 ft. 72. 1/2 x 70 ft. 73. 1/2 x 70 ft. 74. 1/2 x 70 ft. 75. 1/2 x 70 ft. 76. 1/2 x 70 ft. 77. 1/2 x 70 ft. 78. 1/2 x 70 ft. 79. 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